

Information to identify the case:

Debtor 1	<u>Alvaro Ramirez–Flores</u>	Social Security number or ITIN	xxx–xx–1970
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<u>Jennifer Aquino–Orellana</u>	Social Security number or ITIN	xxx–xx–0788
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court District of New Jersey			
Case number: 19–17713–KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alvaro Ramirez–Flores

Jennifer Aquino–Orellana

7/19/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Alvaro Ramirez-Flores
 Jennifer Aquino-Orellana
 Debtors

Case No. 19-17713-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 40

Date Rcvd: Jul 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2019.

db/jdb +Alvaro Ramirez-Flores, Jennifer Aquino-Orellana, 130 Princeton Arms South,
 Cranbury, NJ 08512-1005
 518186090 +Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
 518186091 #+Allied Interstate, Re: Synch/Sams Club, PO Box 361445, Columbus, OH 43236-1445
 518186095 +Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
 518186100 +Citibank (Best Buy), PO Box 6500, Sioux Falls, SD 57117-6500
 518186101 +Convergent Healthcare Recoveries, 121 NE Jefferson Street, Suite 100,
 Re: St Peters Healthcare System Phys, Peoria, IL 61602-1229
 518186102 +Convergent Healthcare Recoveries, PO Box 6209, Dept 0102,
 Re: St Peters Healthcare System Phys, Champaign, IL 61826-6209
 518186103 +Credit Control, Re: Honda, PO Box 34111, Memphis, TN 38184-0111
 518186104 +Edfinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
 518186105 +Emergency Physicians of S. Jersey, PO BOX 1109, Minneapolis, MN 55440-1109
 518186109 +HRRG, Re: Emerg Phys of NJ, PO Box 459080, Fort Lauderdale, FL 33345-9080
 518187958 +Hilton Realty, 902 Carnegie Center, Suite 400, Princeton, NJ 08540-6530
 518186110 +Motion Federal Credit Union, PO Box 1160, Linden, NJ 07036-0002
 518186111 +Northstar Location Services, Re: Honda, 4285 Genesee Street, Cheektowaga, NY 14225-1943
 518186114 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 518186112 +Pathology Associates of Princeton, PO Box 744325, Atlanta, GA 30374-4325
 518186113 +Penn Medicine, Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406
 518186115 +Princeton Health PP, PO Box 824406, Philadelphia, PA 19182-4406
 518186116 +Princeton Healthcare System, PO Box 13768, Philadelphia, PA 19101-3768
 518186117 +Princeton Radiology Assoc., 3674 Rt. 27, Suite D, Kendall Park, NJ 08824-1002
 518186118 +Princeton Radiology Assoc., PO Box 956, Evansville, IN 47706-0956
 518186119 +Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
 518186122 +U.S Department of Education, PO Box 530260, Atlanta, GA 30353-0260
 518186123 +Visa (Motion Federal Credit Union), PO Box 4521, Carol Stream, IL 60197-4521

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 20 2019 00:30:01 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 20 2019 00:29:57 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518186093 +EDI: CINGMIDLAND.COM Jul 20 2019 03:48:00 AT&T Mobility, PO Box 537113,
 Atlanta, GA 30353-7113
 518186092 +EDI: HNDA.COM Jul 20 2019 03:48:00 American Honda Finance, 200 Continental Drive,
 Suite 301, Newark, DE 19713-4336
 518186094 +EDI: TSYS2.COM Jul 20 2019 03:48:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 518186097 +EDI: CAPITALONE.COM Jul 20 2019 03:48:00 Capital One, 1680 Capital One Drive,
 Mc Lean, VA 22102-3407
 518186096 +EDI: CAPITALONE.COM Jul 20 2019 03:48:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 518186098 +E-mail/Text: bankruptcy@certifiedcollection.com Jul 20 2019 00:29:47
 Certified Credit & Collection Bureau, Re: University Medical Ctr of Princeton, PO Box 336,
 Raritan, NJ 08869-0336
 518186099 +E-mail/Text: bankruptcy@certifiedcollection.com Jul 20 2019 00:29:47
 Certified Credit & Collection Bureau, Re: University Medical Ctr of Princeton,
 PO Box 1750, Whitehouse Station, NJ 08889-1750
 518186106 +EDI: RMSC.COM Jul 20 2019 03:48:00 GEMB/Care Credit, PO Box 276, Dayton, OH 45401-0276
 518186107 +EDI: RMSC.COM Jul 20 2019 03:48:00 GEMB/Paypal Buyer Credit, PO Box 981064,
 El Paso, TX 79998-1064
 518186108 +EDI: RMSC.COM Jul 20 2019 03:48:00 GEMB/Sam's Club, PO Box 981064,
 El Paso, TX 79998-1064
 518186120 +EDI: RMSC.COM Jul 20 2019 03:48:00 Synch/Score Rewards, PO Box 530916,
 Atlanta, GA 30353-0916
 518186888 +EDI: RMSC.COM Jul 20 2019 03:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518186121 EDI: TFSR.COM Jul 20 2019 03:48:00 Toyota Financial Services, 5005 N River Blvd NE,
 Cedar Rapids, IA 52411
 518186124 E-mail/Text: vci.bkcy@vwcredit.com Jul 20 2019 00:30:13 VW Credit, PO Box 3,
 Hillsboro, OR 97123

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 40

Date Rcvd: Jul 19, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John Zimnis on behalf of Debtor Alvaro Ramirez-Flores njbankruptcyaw@aol.com.
John Zimnis on behalf of Joint Debtor Jennifer Aquino-Orellana njbankruptcyaw@aol.com.
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfbis.com;KarenEBeznerEsq@aol.com
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6